

INDEXING INSTRUCTIONS: Lot 165, The Plantation, Phase I, Section E1, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 12, 2002, Hugh Martin Brown, III and Wanda L. Brown, executed a Deed of Trust to Frank D. Edens, Sr., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc. which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, 17th Judicial District, Mississippi, in Deed of Trust Record Book 1477, Page 0795 thereof; describing the following property:

Lot 165, The Plantation, Phase I, Section E1, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 43, Page 48, in the office of Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust;
and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **THE BANK OF NEW YORK TRUST COMPANY N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK N.A.**, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust, the said Priority Trustee Services of Mississippi, L.L.C., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

*Mavis
Schmidt WPS*

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 14 day of Feb., 2007.

THE BANK OF NEW YORK TRUST COMPANY
N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK
N.A.

By: _____

Bethony Hood
Its Deputy Services Officer

STATE OF MINNESOTA
COUNTY OF DAKOTA

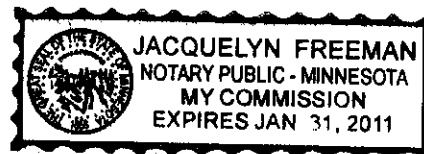
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, Bethony Hood, known personally to be the
Officer of the within named, **THE BANK OF NEW YORK
TRUST COMPANY N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK N.A.**, and acknowledged to
me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of
said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 14 day of
Feb., 2007.

Jacquelyn Freeman
NOTARY PUBLIC

My Commission Expires:

1-31-11



Prepared by and Return To:

~~070-234-9181~~ 0705813MS

PRIORITY TRUSTEE SERVICES OF MISSISSIPPI, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
770-234-9181 ext 1120